

IN THE ABSTRACT OF THE DISCLOSURE:

Please delete the Abstract Of The Disclosure and
please substitute therefor the new Abstract Of The Disclosure
which is attached hereto on a separate sheet.

ABSTRACT OF THE DISCLOSURE

Apparatus and method for providing marketing, advertising, or promotional, material with account billing or statement information including a memory device for storing information regarding a credit card, debit card, bank, savings, checking, brokerage, utility, utility service, service, telephone, wireless communication, or subscription, account, billing information, account statement information, marketing information, advertising information, and promotional information, a processing device for automatically detecting a scheduled generation of an account bill, billing statement, or statement, wherein the processor identifies and/or selects marketing, advertising, or promotional material to be provided with the bill, billing statement, or statement, wherein the processing device generates an account message, and a transmitter for transmitting the account message to a network computer or to a communication device associated with an account holder.